

**B. AMENDMENTS TO THE SPECIFICATION**

Please amend the paragraph on 8, lines 8-29, as follows:

When the user wishes to update his contact information maintained by one or more financial institutions, personal financial software **105** transmits one or more update requests **120** to one or more financial institutions. Each of the update requests **120** is electronically addressed to a particular financial institution. Each request includes the client's updated contact information, a client identifier identifying the client to the financial institution, and an access code, password, or other information used to verify the identity of the user. Update requests **120** are transmitted through computer network **125** to the respective financial institutions as determined by the electronic address. While the Internet is a preferred computer network, other computer networks may also be used. For example, the electronic address may include a phone number that the client computer system uses to dial and transmit the information directly to the financial institution's computer network. The electronic address used with the update requests may be a Uniform Resource Locator (URL) corresponding to the financial institution's web site or may be an email address, or any other address used to uniquely identify the financial institution.